

Fill in this information to identify the case:

Debtor 1 Kevin Richard Fountain

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Western District of Missouri  
(State)

Case number 12-42727

## Form 4100R

### Response to Notice of Final Cure Payment

10/16

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

#### Part 1: Mortgage Information

Name of creditor: Wilmington Savings Fund Society, FSB, as Trustee of Stanwich Mortgage Loan Trust A Court claim no. (if known):  
3

Last 4 digits of any number you use to identify the debtor's account: 8 5 1 8

Property address: 310 NE 4th St. Terr  
Number Street

Oak Grove MO 64075  
City State ZIP Code

#### Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

#### Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 09 / 16 / 2017  
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_
- c. Total. Add lines a and b. (c) \$ \$ 0.00

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: \_\_\_\_\_  
MM / DD / YYYY

Debtor 1      Kevin      Richard      Fountain  
First Name      Middle Name      Last Name

Case number (if known) 12-42727

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

☒ /s/Zachary G. Edwards  
Signature

Date 08/07/2017

Print      Zachary      G. Edwards      #63798  
First Name      Middle Name      Last Name

Title Attorney

Company Shapiro & Kreisman, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address      13801      Riverport Drive, Suite 502  
Number      Street

Maryland Heights      MO      63043  
City      State      ZIP Code

Contact phone (314) 770-2120

Email zedwards@logs.com

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**CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing was electronically mailed this 7th day of August, 2017  
to:

Attorney for Debtor:

Nader Jack Stanford  
The Stanford Law Firm, LLC.  
4010 Washington St.,  
Ste. 515  
Kansas City, MO 64111

Debtor:

Kevin Richard Fountain  
310 NE 4th St Terr  
Oak Grove, MO 64075

Chapter 13 Trustee:

Richard Fink  
2345 Grand Blvd., Suite 1200  
Kansas City, MO 64108

Office of the US Trustee:

Charles Evans Whittaker  
400 E. 9th Street  
Room 3440  
Kansas City, MO 64106

/s/Zachary G. Edwards

Adam S. Kerekanich #68602

Jason O. Bright #65309

Zachary G. Edwards #63798